

momentum
insure

Momentum Envoy

Keeping you confident
on your journey to success



Cover that does more than just protect the things you love, Momentum Envoy protects you and those you love giving you peace of mind with that added personal touch you deserve.

You have worked hard to build your legacy and you need an insurer who not just protects your most valued possession for generations to come, but an insurer who understands the importance of reputation, trust, expert advice and that personal touch that gives you the peace of mind that the person on the other side has your best interest at heart.

Momentum Envoy offers customised car and home insurance designed for you a high net worth individual because of your need for expert knowledge and specialist products that have been tailored to suit your exclusive lifestyle and unique needs. Envoy provides cover for contents and portable possessions with a combined sum insured of R2 million or buildings sum insured of R5 million.

Our growth-minded approach when it comes to insurance solutions have placed us among the top ten leading short-term insurance companies in the country and while a sterling track record might be enough for some, we are constantly pushing ourselves to make sure that you have a trusted partner who is there for you to take care of life's little mishaps while you forge on to seize those big opportunities on your journey to success.

We know that when it comes to your desire to protect what you love; you will do whatever it takes which is why our responsibility to protect what you love doesn't end with your precious belongings. At Momentum Insure we understand that sometimes the person you want to protect most isn't yourself, which is why, as an insurer, we don't just protect the things you love, we keep the people you love safe too.

With free value added benefits like Momentum Safety Alert, a feature that turns your mobile device into a panic button, Safe Dayz™ that monitors your good driving behaviour and rewards you with a cashback Safety Bonus every year, the Momentum App that puts your policy details in the palm of your hands, we make it our business to protect your family so that you can continue on your journey to success with peace of mind.

We are driven to provide the best service possible and making your insurance experience a first-class one with that added personal touch and trusted expert advice to give you the confidence to convert a sense of feeling safe to a state of being safe, whether it be in your home, your car or even when it comes to your financial security.

Momentum Envoy was developed by industry pioneers and is the result of extensive and ongoing market research to deliver a product that speaks to the legacy you have built as well as to your unique needs when it comes to protecting that which we love.

The outcome was a holistic product that protects your legacy by safeguarding the things you love, the people you love, rewarding you for good behaviour when it comes to safety and well-being and offering you that personal touch and expert advice you need to get on with your journey as soon as possible when life's little snags get in the way.

Momentum Envoy features include:

- Personalised service throughout the claims process.
- Drivers 55-years and older qualify for excess waiver.
- No excess for windscreen repair and loss/damage to sound equipment.
- Up to R50 million optional personal liability cover, for a fee.
- Tracking your driving behaviour with Safe Dayz™, available for free on the Momentum App, for up to 30% Safety Bonus cashback, every year, even if you claim.
- Safety Alert panic button feature for you and a loved one, at no extra cost, for access to more than 1 800 armed responders whenever you feel unsafe.
- Free 24-hour assistance with Momentum Assist for roadside, home, legal and medical emergencies.
- Up to R5 million in cover for liabilities to other parties.
- Momentum Rewarder, an optional benefit, at an added cost, that rewards you with 15% of your premiums back in cash for remaining claim-free for four years.
- Optional cover, at an added cost on Vehicle cover only, for vehicles, trailers, and watercraft if you are travelling to neighbouring countries with Momentum Explorer.
- We will pay you if you score a hole-in-one playing as an amateur in a game of golf or score a full house ("EIGHT") in bowls at any recognised golf or bowls club affiliated to a provincial union.
- Stamps, coins, medals, and Krugerrands, with compensation limited up to R5 000 per item, unless otherwise agreed to by us.
- Cover for hobby equipment and apparel eg pedal cycles, photography equipment, golf clubs, horse-riding, hunting equipment, etc.
- Optional extension of up to R5 000 handbag cover for female policyholders.



Personal benefits and rewards

Welcome to a world of benefits and rewards with Momentum Envoy. Here's how our cover rewards you and keeps you, your loved ones and the things you love, safe.

Momentum Safety Alert

- A panic button feature on your mobile device for unlimited one-touch access to more than 1 800 armed responders, for you and a loved one.
- Available via the Momentum App, free of charge.
- Ability to track the emergency responder plus you will receive an SMS from us with the responder's name, vehicle and time of arrival.

Safety Bonus

- Up to 30% cashback on your premiums, every year, even if you claim, when you combine the results from:
 - your Safety Score questionnaire available at momentum.co.za;
 - the number of Safe Dayz™ earned for good driving behaviour; and
 - your Multiply status.

Safe Dayz™

- Safe Dayz™, available on the Momentum App, records and gives you a score of your journey based on your driving behaviour.
- Score an average of 60% or more on a day to earn one safe day.
- Earn Safe Dayz™ for non-travelling days, working from home or taking the Gautrain, as long as the Momentum App is activated and the GPS on your mobile device is on.

Momentum Assist

- Free 24/7/365 assistance for emergencies on the road, at home, at the office as well as medical and legal emergencies.
- Roadside *assistance with all car insurance policies.
- Home assistance with buildings and household contents cover.
- Legal and medical assistance for all car, buildings and home contents cover.

Momentum Rewarder

- An optional benefit that rewards you with 15% of your premiums back in cash for remaining claim-free for four years.
- Once a claim has been settled, a new Momentum Rewarder cycle will begin immediately after the incident date for that claim.

Momentum HomeDrive

- Getting you and your car home safe when you're unable to drive or when you just want a personal chauffeur to get you around.
- Optional cover, available with Vehicle cover only, with six complimentary trips a year.
- Limited within a 50km radius.

Momentum Explorer

- Optional cover included in the motor cover policy, for vehicles, trailers, and watercraft if you are travelling to neighbouring countries.
- Includes wider geographical cover and additional benefits so you can enjoy the adventure and have none of the worry.

Golf hole-in-one or bowls full house ("EIGHT")

- We will pay you if you score a hole-in-one playing as an amateur in a game of golf or score a full house ("EIGHT") in bowls.
- The hole-in-one or full house must be achieved in terms of the rules at any recognised golf or bowls club affiliated to a provincial union and must be confirmed in writing by the secretary of the club.
- Cover is limited to two (2) events in a calendar year and compensation is limited to R5 000 as noted on your policy.

Tyre cover

- Optional cover, available with Vehicle cover only, for loss or damage to tyres fitted to your insured vehicle that are accidentally and irreparably damaged.
- Cover is limited to a maximum of two events per annum, not exceeding two tyres per event. Refer to policy schedule for exclusions on tread limit, exceeding 1mm.

Scratch and Dent cover

- Optional cover, available with Vehicle cover only, for minor and exterior damages to your vehicle such as minor chips, dents and scratches, repair to wheel rims and mag wheels, and an unlimited number of tar removals.


* The service providers appointed are all independent contractors. Although every effort is made to monitor and assess these service providers, the responsibility of loss, damage or unsatisfactory workmanship remains with the appointed service provider. Assistance will only be provided where Momentum Assist was contacted in the first instance. Should you contact a service provider directly, we will not be liable for any costs incurred.

Female benefits and rewards

Female breast cancer cover for:

- an accidental, violent, external and visible cause (accident) that results in the loss of a breast within twelve (12) months from the date of the accident.
- first positive diagnosis of a malignant tumour by a qualified specialist physician in breast cancer.

Handbag cover for loss or theft of a handbag and its contents.



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Get in touch

For more information, you can get in touch with your service consultant.

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